Maryland Numismatist

First National Bank of Gaithersburg

Image courtesy of Heritage Auctions lot #20760

Dues are due! Renewal form page 21.
Spring Whitman Expo Exhibits

Spring, 2024 Volume 52 – No. 1

The Maryland State Numismatic Association, Inc.

The *MARYLAND NUMISMATIST* is published three times annually by MSNA and is distributed to all members in good standing without additional cost.

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The Board of Directors of MSNA is composed of the officers, past presidents and club representatives as listed to the right.

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AMERICAN NUMISMATIC ASSOCIATION

ANA # C-73593 LC-42

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#-5 Colonial Coin Club
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****

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****

Club Mailing Address:

MSNA
Post Office Box 13504
Silver Spring, MD 20911-3504

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President's Message

I want to thank my predecessor, Ed Craig, for all his efforts on behalf of MSNA over the years, and particularly for his three terms as President. He remains active, and his advice is invaluable.

The crown jewel of MSNA is the John B. Henry collection, given to MSNA in the 1980s by one of the MSNA's founders. It consists of over 300 colonial notes and 300 Civil War and sutler tokens, fractional scrip, and more. You can read an article about the southern scrip in this issue. More notes will be featured in future issues of the *Maryland Numismatist*.

But you can also see them in person, as selections of the notes have been displayed at MSNA member clubs, including the Bowie and Montgomery County Coin Clubs and the Washington Numismatic Society. There have been exhibits on Southern, New Jersey, and New York scrip. Maryland colonial notes will be on display at the Gaithersburg Community Museum April 20-June 2. If your club is interested in having MSNA put on a program featuring these items, please email MSNAonline@gmail.com.

Also on display at the Gaithersburg Community Museum will be the $10 1902 from the First National Bank of Gaithersburg shown on the cover. MSNA and Montgomery County Coin Club contribution funds to the museum to enable them to add the note to its display of local banking history. The Board believes this pledge is consistent with our mission to spread knowledge about and interest in, numismatics in Maryland.

Exhibiting is another important way of spreading numismatic knowledge, and MSNA continues to encourage participation in our annual judged exhibition at the Whitman Baltimore Show, March 21-23. I'll be showing Battle of Plattsburgh Medals, and there will also be exhibits on Roman Imperial Coinage (that won an NGC Registry Award for ancient coins), gold salvaged from ship wrecks, Paleo-Hebrew on Israel's money and medals, and Maryland colonial notes. All exhibitors get appreciation awards, non-MSNA members will get 2024 memberships, and there will be gold and platinum awards for winning exhibits. Come by and see the outstanding exhibits.

MSNA is meeting at the Whitman Baltimore Show on Thursday, March 21, 2024 at 5:30 p.m. on the third floor. Come by and join us.

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- Attendance at every major U.S. auction held since 1968, representing as many as 25 bidders at the same time
- Consultation to corporations, dealers, and collectors in order to develop, build and expand collections as well as being instrumental in the promotion of the numismatic hobby
- Recipient of the Lifetime Achievement Award from the Professional Numismatists Guild

What Can I Do For You?

With total confidentiality, I will tailor my services to fit your needs, and:

- Assist in the formation (or location) of any U.S. coin or currency collection
- Counsel collectors, dealers and corporations on any aspect of the numismatic business or hobby
- Act as personal representative for any numismatic transaction at a maximum commission of 10%
- Appraise collections or individual pieces on an hourly basis
- Assist in the orderly disposition of holdings at current values

LM #664

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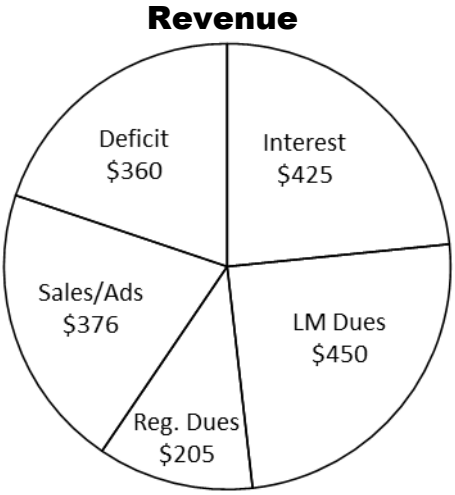
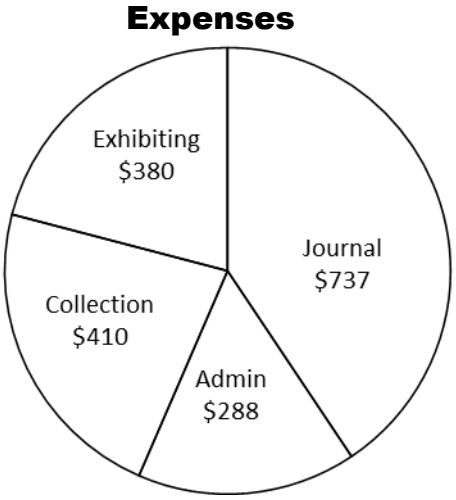
Treasury Notes by Simcha Kuritzky, Treasurer and Editor

Below are two pie charts that show our results for fiscal year 2023 (ended November 30). Each circle represents the same number of dollars; because we had more expense than revenue, the difference is shown as a deficit near the top left revenue pie chart.





The largest impact of using accrual versus cash basis of accounting is on life memberships—revenues earned for life membership are from payments received years ago, so regular dues and life membership dues are shown separately. Most of any collections for new life memberships go to a liability account. This year we did not hold a raffle, as we were unable to get permission from the City of Baltimore, and the net revenue earned has not always been enough to justify the effort. Sales is mostly advertising in the journal, but there were a few souvenir card sales and donations. While our interest amount didn't change by much, we had to move our maturing CDs into a new money market which was paying five times as much as new CD would have. Administrative expenses include post office box rental, membership dues in other organizations, and the small amount of cost of goods sold. Expenses associated with the John Henry collection include the safe deposit box rental and insurance. Exhibiting is mostly the cost of prizes, but also includes collateral material for the MSNA exhibit, and reimbursing the Exhibit Chairman's expenses.

Membership Report

The MSNA by-laws require the treasurer to prepare an annual report on the membership. I am also giving the report for all years back to 2017.

MSNA has six types of membership. Regular, club and junior members must pay each year. Life, club life, and honorary life members are inducted once and stay members until they pass away, the club is dissolved, or they resign. Honorary life members become life members immediately, while regular and club life members must be a member in good standing the three years previous. So the only changes to life membership are new members and deceased members (which includes those who resign or who can no longer be reached by mail), while regular members can join, renew (which can be paid in advance or arrears), lapse, or return after a lapse of at least one year.

Our regular and life membership has stabilized. Our membership has actually gone up for the first time since 2017.

	2017	2018	2019	2020	2021	2022	2023
Regular							
New	4	5	2	1	1		2
Renewed	30	32	23	18	17	15	15
Returned	4	3		3	1	3	2
Convert to life mem.	-3			-1	-1		-1
Lapsed	-3	-6	-17	-6	-4	-4	-2
Total	38	40	25	22	19	18	19

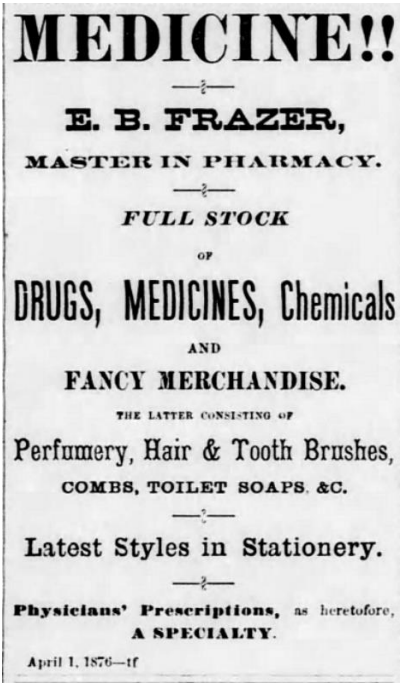
Note: Total = New + Renewed + Returned = Previous Total + New + Returned – Convert to LM – Lapsed

Life							
Begin	69	69	65	64	62	63	57
New	3			1	1		1
Deceased	-3	-4	-1	-3		-6	-1
End	69	65	64	62	63	57	57
Combined	107	105	89	84	82	75	76

Port Deposit's Cream Soda Merchant

by David E. Schenkman

Virtually nothing is known about the early life of Ebenezer Boyd "Eben" Frazer, other than the fact that he was born in Elkton, Maryland (near the Delaware border) in 1853. According to his obituary, he studied pharmacy while a young man, and in April 1874 he opened a drug store in Port Deposit (also in Cecil County, but on the western edge by the Susquehanna River). He advertised that his establishment was "where may be found a complete assortment of drugs, medicines, chemicals, and toilet merchandise." Not long thereafter he issued an interesting token, the obverse of which tells its recipient that it is GOOD FOR ONE CREAM SODA. His name, E. B. FRAZER appears at the bottom.



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A SPECIALTY.

April 1, 1876—tf

ad from the Cecil Whig

The reverse of the brass 20mm token features a Liberty head facing left in the center (similar to what appeared on the copper-nickel three cent piece from 1865 to 1889), with thirteen stars around it and the date 1875 below. It was struck by Dorman's Stencil and Stamp Works, undoubtedly Maryland's largest die sinker during the second half of the Nineteenth Century. During the 1870s, Dorman cut several "stock" reverse dies with

Liberty head, seated Liberty, and eagle designs. Of these, the 1875-dated Liberty head was used on more tokens than any of the others.

For the benefit of those not familiar with the term, a "stock" die is one that is prepared in advance by the die sinker and used as needed to fill customers' orders. Most firms had numerous "stock" dies, which they pictured in their catalogs. By selecting one of these dies, the customer saved the cost of having a special reverse die cut.

During the 1860s and 1870s, cream soda was evidently quite the thing in Maryland. In the late 1860s William H. Read, who opened a drug store in Baltimore circa 1850, started advertising his cream soda and sarsaparilla mead extensively, stating that it exceeded "any other establishment in the country," and that "he has expended thousands of dollars in fitting it up, and the ladies are invited to call and see for themselves…" Read issued a hard rubber token to advertise his "depot for mineral waters."

As for Frazer, in the mid-1880s he moved to Newark (pronounced New-Ark), Delaware, and in 1885 he was employed as the city's register of deaths, births, and marriages. Two years later, he was the Secretary of the State Board of Health. In 1888, he purchased a drug store that was previously operated by Beaton Smith, and the October 20 issue of *The Delaware Ledger* reported that "Mr. Frazer has double the stock Mr. Smith had and his store is one of the prettiest outside of Wilmington." He continued to operate this business until about 1914, when he retired.

Frazer later was elected mayor of Newark, serving in that position for the last twelve years of his life. He was also president of the Farmers Trust Company. On February 26, 1929 he died suddenly, following a stroke. His brother, Dr. James H. Frazer, had died six weeks earlier. Ebenezer was survived by his second wife, Martha, who lived until 1972.

Welcome New Member

853 Gerald Grzenda

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MCMLXXVIII

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150 TABLES
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PAN Auctions

Southern Scrip of the Civil War

by Kenneth Swab

From the John B. Henry Collection

The MSNA John B. Henry collection was given to MSNA in 1984. The collection consists of over 350 colonial and Continental notes, 300 Civil War and Sutler tokens, and three dozen obsolete currency notes and scrip, mostly from the Civil War era. This is the *first of a continuing series of articles on items in the collection. MSNA member clubs are invited to contact MSNA to have a display of items at a club meeting.*

The Civil War drove coins from circulation, particularly silver and gold. For denominations under one dollar, the United States attempted to meet the shortage with the issuance of fractional currency, beginning with the issuance of so-called Postal Currency beginning on August 21, 1862.

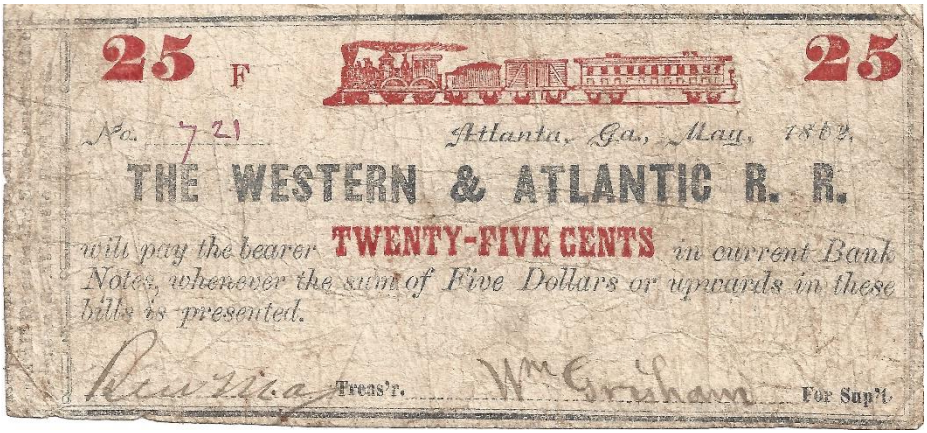
With the exception of 50 cents notes issued in 1863 (Criswell T63) and 1864 (Criswell T72) the Confederacy issued no fractional notes. It was left to the states, local governments, and private firms to meet the demand for smaller denominations. And unlike in the North, there were few one-cent tokens issued.

The City Council of Augusta, Georgia quickly recognized the problems caused by the lack of small change and issued 10-cent notes on November 27, 1861. The notes, using a fire pumper for a vignette, were printed on the backs of unused sheets of the Commercial Bank of Macon, Georgia. They were receivable for "all dues to the City" and were also redeemable in "current Bank Notes" when presented in the sum of one dollar. Augusta issued notes in denominations of 5-, 10-, 25- and 50-cents and one dollar in 1861 and 1862.

Further south, the Bank of St. Johns, of Jacksonville, Florida, was founded in 1858. In 1862 it issued a variety of fractional bearer certificates of deposits in denominations of 5, 10, 15, 20, 25 and 50 cents. It also issued fractional certificates of deposits on behalf of a number or local merchants, including Theodore Hartridge, a Georgia physician who was a dry goods retailer. Those notes were issued in 10, 25 and 50 cent denominations and dated February 22, 1862. The 25 cent note pictured certified that T. Hartridge had deposited 25 cents in the bank and that the bearer of the note would be paid that amount in "current Bank Bills." The note is printed on the back of an unissued Florida Atlantic and Gulf Central Railroad bond.

The Central Bank of Virginia (1853-63), located in Staunton, issued one dollar emergency notes dated July 4th, 1862 (Haxby G24). These notes were a Civil War emergency issue, lithographed on backs of remainder notes of the regular issue. While antebellum notes of the Central Bank of Virgina were signed by the Virginia State Treasurer, these were not.

Mississippi seceded from the Union on January 9, 1861 and fifteen days later passed an act authorizing $1 million in Treasury notes bearing ten percent interest. Two other series of notes (the so-called “cotton pledged” and “faith of the State pledged”) followed in 1862 and successive years. In 1864, perhaps to meet the demand for fractional notes and to compete with local and private issuers, Mississippi began issuing notes in 25- and 50-cent denominations. All were dated May 1, 1864. The 25-cent note (Criswell 46) in the MSNA collection is pictured. The notes were redeemable in sums of ten dollars when presented in Macon, which served as the Mississippi capital following the abandonment of Jackson to Union forces in May 1863.


25 F
25
No. 721
Atlanta, Ga., May, 1862.
THE WESTERN & ATLANTIC R. R.
will pay the bearer TWENTY-FIVE CENTS in current Bank Notes, whenever the sum of Five Dollars or upwards in these bills is presented.
Treas'r.
Wm Graham
For Sup't.

Not only did governments and banks in the south issue fractional notes, but so did railroads. In 1862 the Western & Atlantic Rail Road issued 5-, 10-, 25- and 50-cent notes payable "in current Bank Notes" whenever sums of five dollars or more were presented. The notes were also receivable for "all Taxes and all dues" to the State of Georgia, not surprising in that the railroad was established in 1836 by the state, and was designed to run from what is now Atlanta to Chattanooga, Tennessee.

The 25-cent note pictured was issued in May, 1862, the month following the "Great Locomotive Chase" when 21 Union raiders under the command of James Andrews, stole the locomotive "The General" at Big Shanty (now Kennesaw) and headed toward Chattanooga, intent on sabotaging the line on the way. Pursued for 88 miles by a number of locomotives commandeered by the train's conductor, William Fuller, the chase ended when The General ran out of fuel. The raiders were captured and Andrews and seven others were hanged. Eight later escaped and the remaining six were exchanged for Confederate prisoners on March 17, 1863.The first Medals of Honor were awarded to 19 soldiers who took part in the raid. As a civilian, Andrews was not eligible for the military award.

Bibliography

Criswell, Jr., Grover C., Confederate and Southern States Currency (4th Ed., 1992)

Benice, Ronald J. (edited by Fred Reed), Florida Paper Money, An Illustrated History 1817-1934 (2008)

Shull, Hugh, A Guide Book of Southern States Currency (2007)

[Editor's Note: This is the third in a series of articles profiling the various member clubs of MSNA.]

MEMBER CLUB PROFILE
MONTGOMERY COUNTY COIN CLUB (MCCC)

by Simcha Kuritzky, NLG and Thomas Hall

Sixty-five years ago, MCCC was founded as the first suburban D.C. club. Noe Schneider helped organize it and became its first President. He also knew the manager of Perpetual Savings Bank in downtown Silver Spring and arranged for the club to meet at its new building. Sixty people showed up for the organizational meeting in September, 1959, thanks to free publicity from the *Washington Star*.

MCCC originally met in the Perpetual Building at 8700 Georgia Avenue in downtown Silver Spring, just one year after it opened. MCCC met at the Silver Spring armory at 925 Wayne Avenue for exactly one decade starting in May, 1981. The Armory was then torn down, so the club moved to its current home at the Schweinhaut Senior Citizens Center at 1000 Forest Glen Road, just outside the Capital Beltway.

MCCC has always been first and foremost an educational club. Almost every meeting has a program, either a speaker, slide, or video presentation. In the early days, they hosted the Smithsonian's curators (Dr. Clain-Stefanelli, his wife Elvira, and Mendel Peterson) who would bring important pieces from the national collection. Other renown speakers were Mint Director Eva Adams, *Numismatic News* D.C. correspondent Burnett Anderson, author Neil Shafer, and a number of local dealers including Al Bonan, Peter Boyer, Ben Douglas, Frank and Laurese Katen, Julian Leidman, and Walt Mason (some of whom served as officers). Other programs included "fun night" with bingo (using wheat cents as markers), game shows based on *What's My Line* or *The Price is Right* with a numismatic spin, or quizzes with prizes. Special commemorative programs were held for the club's 25th, 40th, and 50th anniversaries. Each meeting includes exhibits where members give a short descriptive talk.

MCCC held its own coin fairs from 1962-1965. These were an all-day affair, held at the Boys' Club of Silver Spring on Forest Glen Road on a Saturday in May. Receipts were donated to the Boys' Club.

(*continued on page 20*)

Local News

Attending the **Maryland State Numismatic Association** check presentation to the Gaithersburg Community Museum are (left to right) Karen Lottes, Program Coordinator; Kenneth Swab, President MSNA; Cynthia Cowan, Facility Manager; and Andrew Boyd, Museum Assistant. MSNA member club **Montgomery County Coin Club** also made a donation enabling the Museum to purchase the $10 note from the First National Bank of Gaithersburg shown on the cover. MSNA will meet at the Whitman Baltimore Show on Thursday, March 21 at 5:30 PM up on the third floor. Please come by and join us!

In October, **Montgomery County Coin Club** President **Jack Schadegg** spoke on the origins of the Seated Liberty coinage design, and in December, the charity auction raised over $1,500 for one of Scott Barman's favorite charities, the Montgomery County Humane Society.

The **Washington Numismatic Society's** November meeting featured Ancient Numismatic Society of Washington Second Consul and Fairfax Coin Club VP Michael Markowitz speaking on gryphons on ancient coins. The December meeting was the semi-annual pot-luck dinner. WNS member Jonah Estes spoke on the origins of American money, the great specie versus paper debate, which is part of his doctoral thesis. The February meeting featured an American Numismatic Society video on modern German coins.

PAN and FUN Show Results

Since most of the exhibits at the PAN Show in Pittsburgh last October were in the Exonumia class, Chief Judge and MSNA life member Tom Corey decided to grade the exhibits rather than judge them. Any exhibit that got high enough scores won first, regardless of whether any other exhibit in that class won first. Among the first-place winners were MSNA life member Michael Shutterly for his exhibit "In the Beginning… When Man Created Coins," and MSNA Editor and Treasurer Simcha Kuritzky for his exhibit "Engraved Coins of the Three Abrahamic Faiths."

At the FUN Show in Orlando in January, MSNA Treasurer and Editor Simcha Kuritzky's exhibit "Israel's Gold Lirot Coinage" took first place in World Coins, "Feline Species Type Set" took third place in Paper Money, and "Engraved Coins of the Besht Amulet" took third place in Miscellaneous. Besht is an acronym for the Ba'al Shem Tov, founder of modern Hasidism.

Coin Club Meeting Calendar (most months)

	Monday	Tuesday	Wednesday	Thursday
First				Baltimore
Second	Cambridge, Colonial	Montgomery, West Maryland	Belmar, Middle River, Catonsville	
Third	Colonial (sometimes), Bel Mar	Washington Numis. Soc.	Bowie	Baltimore
Fourth	Carroll County		Middle River	

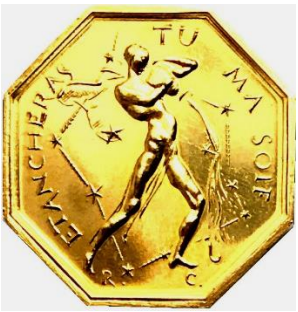
What's Your Sign?

Part Fifty-Six: Paris Mint Octagonal Medals

by Simcha Kuritzky, NLG

The Paris Mint, or Monnaie de Paris, has been issuing new years greeting medals for decades. These are octagonal, around 30mm, and made of brass, gilded brass, or silver. The designs are quite modernistic and often whimsical. Some of these depict zodiac signs. All have the same reverse legend. I have not been able to find out when they were issued (though by the artwork it looks like 1960s at the earliest), or if all the zodiac signs are depicted. I also found three which show all 12 zodiac signs or sigils. The medals I have seen and their legends are:

	Aries: Je protégé mes amours – I protected my loves. Taurus: Je renverse tout – I spill everything	
	Leo: Toute ma part – All my part Libra: Quel souffle me fera pencher – What breath will make me bend	
	Scorpio: Qui osera me prendre? – Who will dare to take me? Sagittarius: Toutes mes flèches au but – All my arrows on target	

	Capricorn: Mon est plus haut caprice – My highest whim Aquarius: Etancheras tu ma soif? – Will you quench my thirst?	
	Common reverse: Vœux les plus vifs – Warmest wishes	
	12 sigils with girl, woman, crone. Woman with earth and sun, zodiac symbols: Jours heureux sous tous les signes – Happy days in all signs	

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One 100mm diameter medal has two octagonal medal-like depressions, and the Warmest Wishes legend appears on each with reclining figures. The obverse shows a reclining man with the first six signs of the zodiac from Aries to Virgo, and the reverse shows a reclining woman with the last six signs from Libra to Pisces.

The various French inscriptions are:

Connais toi-toi même – know thyself
Chasse l'ombre et les fléaux; Mistral: «chant du soleil» – Chase away the shadows and the plague, Mistral (cold wind): "song of the sun"
Le soir / Le matin – Evening / Morning
Fais briller ta claire lumière – Let your clear light shine

(*Montgomery County Coin Club profile continued from page 15*)

MCCC was one of boosters of the Metropolitan Washington Numismatic Association (MWNA) founded in 1966, and it was because of competition with the MWNA coin show that MCCC replaced their annual coin fair with a donated auction, held every year since then. Later, MCCC helped form Tri-Club which held coin shows from 1980 to 1988.

MCCC issued its own wood for the 1985 ANA show in Baltimore, a cast pewter medal for the ANA Baltimore show in 2003, and was cosponsor of the 2008 ANA Baltimore show. Fifty 2008 medals were gilded in 2009 with a special 50th anniversary logo appliqué on the reverse. MCCC member Willy Massey designed and rolled elongated cents for the club.

MCCC maintains a library, stereo microscope and digital camera for use by members. Each meeting includes a raffle, door prizes, refreshments, and auction. Attendance often tops thirty.

Maryland State Numismatic Association, Inc.
P. O. Box 13504
Silver Spring, MD 20911-3504

Dedicated to attaining knowledge and fulfillment in Numismatics

Membership Application/Renewal

Date: _____ MSNA #:_____ (for renewal)

I hereby apply for membership/renewal in the Maryland State Numismatic Association, Inc., subject to its constitution & by-laws. (Please Print)

NAME: _____

ADDRESS:_____

CITY: _____STATE: _____ ZIP: _____

E-Mail: _____

☐ Tax-deductible donation to MSNA $ _____
If ANA member, please give us the ANA Number _____

The items below are only requested for original membership application:

Numismatic specialties: _____

_____

Other Numismatic Affiliations: _____

Signature: _____

Sponsor No. 1: _____

Sponsor No. 2: _____
For junior membership please include:

Guardian Signature: _____ Birth Year: _____

Fee of $15 (club), $10 (individual) or $2 (under 18) must accompany this form for calendar year dues ($5 after August 1). Life member upgrades are $300 (clubs), $200 (age 50 & under), $125 (51-65), $75 (66 & over). You must be a regular member for 3 years before attaining life membership. Pay by check, money order, or PayPal.

Maryland Coin Show Dates

All shows have free admission. Only the Whitman show does not have free parking.

2 Mar. – Cambridge Coin Show, American Legion Post 91, Sunburst Highway (Route 50), Cambridge, MD; 11-5. (443) 515-0311

3 Mar. – Hunt Valley Coin and Currency Show, Embassy Suites, 213 International Circle, Hunt Valley, MD; 9-4. (410) 929-8178

21-23 Mar. – Whitman Baltimore Spring Expo, Baltimore Convention Center, 1 West Pratt Street; Thu 2-6, Fri-Sat 10-6, Sun. 10-3. MSNA will hold its annual exhibit competition at this show.

6 Apr. – Baltimore Stamp & Coin Show, Maryland State Fair Grounds, Mosner Miller Bldg., 2200 York Road, Timonium, MD; 9-4.

20 Apr. – Western Maryland Spring Coin Club Show, Cumberland Outdoor Club, 31 Thomas Street, Cumberland, MD; 9-4.

5 May – Hunt Valley Coin and Currency Show, Embassy Suites, 213 International Circle, Hunt Valley, MD; 9-4. (410) 929-8178

13-15 June – Whitman Baltimore Summer Expo, Baltimore Convention Center, 1 West Pratt Street; Thu 2-6, Fri-Sat 10-6, Sun. 10-3.

29 June – Baltimore Stamp & Coin Show, Maryland State Fair Grounds, Mosner Miller Bldg., 2200 York Road, Timonium, MD; 9-4.

25 Aug. – Hunt Valley Coin and Currency Show, Embassy Suites, 213 International Circle, Hunt Valley, MD; 9-4. (410) 929-8178

31 Aug. – Interstate Coin Show, Elks Lodge 378, 11063 Robinhood Drive, Hagerstown, MD; 10-4. (240) 625-0097

5 Oct. – Baltimore Stamp & Coin Show, Maryland State Fair Grounds, Mosner Miller Bldg., 2200 York Road, Timonium, MD; 9-4.

13 Oct. – Hunt Valley Coin and Currency Show, Embassy Suites, 213 International Circle, Hunt Valley, MD; 9-4. (410) 929-8178

9 Nov. – Cambridge Coin Show, American Legion Post 91, Sunburst Highway (Route 50), Cambridge, MD; 11-5. (443) 515-0311

14-16 Nov. – Whitman Baltimore Winter Expo, Baltimore Convention Center, 1 West Pratt Street; Thu 2-6, Fri-Sat 10-6, Sun. 10-3. MSNA will hold its annual meeting at this show.

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